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ABSTRACT

The U.S. Congress has only recently begun to evaluate the special needs of midlife women. Public policy should support the efforts of women coping with the various job, educational, and personal transitions in their lives. To refute the stereotypical labeling of midlife women, society must identify the origins of these women's insecurities and the problem groups within this population, such as the displaced homemaker, the poor, and the psychologically distressed. Today's younger women can anticipate significantly different lives from their mothers and grandmothers, particularly with regard to education, higher levels of work experience, changing family-work roles, divorce and single parenthood, and parent-caring and child-caring. Public policy, therefore, must adapt to these changing needs. The two factors most significantly affecting women's economic security and well-being are education and work status. Age and sex biases, career changes, continuing education, volunteer work, and retirement and pension plans all must be examined in order to improve the quality of life for midlife women. (Author/NRB)

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MIDLIFE WOMEN: THEIR PROBLEMS AND PROSPECTS

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Boris Blai, Jr.

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

For America's midlife women what actions should the federal government consider to assure job and other opportunities? Unless this question is adequately answered, millions of today's midlife women in this country are quite likely to experience in the closing years of this century the same type of grim dependence and poverty which currently characterizes the lives of so many women aged 65 and older. For these women, the foundation for personal liberty and security must be built, or expanded, in their midlife. To try to do so later would be difficult at the very least, if not impossible to achieve.

To help provide the basis for what might be termed 'Goals for Midlife Women', answers to the following questions must be carefully considered:

1- What is the federal government <u>now</u> doing to help meet the needs of midlife women, e.g., as regards jobs, training, continuing education, pre-retirement planning/counseling, etc. ?

2- What are state and local governments doing?

3- What is the private sector doing - corporations, foundations, not-for-profit organizations, the nation's educational system?

4- What actions should be taken by the respective resources to help midlife women deal with their problems?

In years past, the U.S. Congress has examined many of the individual problems associated with the midlife crisis for women, but only recently has it begun to evaluate the special needs of this particular, long-neglected segment of the American population. Hopefully, by devoting its attention now to this major challenge, it is not merely midlife women who will benefit, but midlife men, in addition to their youngsters and other segments of the population.

Viewing midlife problems for women from a health standpoint, Dr. Robert Butler, Director of the National Institute for Aging, wrote the following to Congress in 1979:

> "The challenge now is to improve the quality of their lives. It is a task for government, the scientific community, society at large, and women themselves to share. Government, because of its vast resources, should lead the way by addressing itself to the basic human needs which go unfulfilled among middle-aged women" (1)

There is a rising body of evidence which attests to these needs. This consists of the facts on the plight of the displaced homemaker; the needs of disadvanteaged Black and Hispanic women; the serious underemployment and unemployment of women; and the job segregation of women into a relative handful of occupations.

In meeting these needs of midlife women, what should be the nation's priorities ? What will the costs be? And - what will be the costs of failing to meet these needs ? The enhancement of millions of lives, and their ability to contribute fully to the future of the nation are dependent, in full measure, upon the answers to these questions.

As Dr. Butler indicates; "The bulk of comprehensive research already conducted has concentrated on middle-aged men. ... We now need studies focusing exclusively on women." He further notes, for both men and women, that middle age is "potentially the most exciting period of life." And that it can be "the most dynamic and instructive period of all." He further indicates that middle age "is too often the beginning of neglect and decline, particularly for women. Dr. Butler concludes that middle-aged women face "significant changes in all spheres of their lives; familial, occupational, social, educational, financial, and medical." (2)

It is generally accepted that the basic responsibility to make the most of her life at each of its stages, rests with the individual. However, public policy should directly support the efforts of women coping with some of the job, educational, and other transitions in their lives. As Dr. Butler indicates, one reason why this should be a concern of public policymakers is the explicit language in the Research and Aging Act of 1974 establishing the National Institute

(1) Cahn, Ann Foote, "Midlife Women: Policy Proposals on Their Problems." Subcommittee on Retirement & Employment: U.S. House of Representatives. Comm. Pub. No. 96-180. U.S.Gov't Printing Office. April 1979.

(2) Ibid, p.1.

on Aging:

> "... the Congress funds and declares that recent research efforts point the way toward alleviation of the problem of old age by extending the healthy middle years of life." (3)

Building a solid foundation in the middle years cannot be emphasized too strongly. It is the most important means for assuring more productive old age. Economic security for women in later life builds on women's experience in the middle years. Midlife women, as they age, suffer many of the same problems of the older cohort. In order to analyze how to improve women's security in old age, it is essential to first analyze the components of women's adult role. Unquestionably, the cost of timely intervention to prevent dependency would help to contain and probably reduce the heavy burden of costs that the eighteen and a half million older women, projected for the beginning of the 21st. century will impose on the American society.

The number of midllife women in America is very substantial. It has been projected that between 1990 and 2010, as the post-World War II baby boom reaches middle age, the number of midlife women will peak, with an estimated 36 million aged 45-64 in 2010. Obviously, promoting the general welfare of so large a number of citizens requires necessarily sophisticated understanding of their needs and interests.

The major life events that characterize the middle part of the life span - launching children from the home, reaching the peak of one's occupational career, the climacterium, grandparenthood, retirement, the onset of chronic illness, widowhood - while they tend to occur in a roughly predictable sequence, occur at very different ages to different people. Some of the old regularities in timing have disappeared and some of the social clocks that tell people whether they are on time or off time, are no longer operating. More and more our society

(2) Ibid, p.1.
(3) Ibid, p.1.

is growing accustomed to the 22-year-old mayor, the 30-year old college president, the 35-year old grandmother, the 50-year-old retiree, the 70-year-old student, and even the 85-year-old mother caring for a 65-year-old child.

In years past, American society produced a family pattern which becomes dysfunctional to women beyond the stage when children require constant attention, largely because women find themselves so isolated from the mainstream of the world of work. This has been occassioned, in large part, by thinking in terms of the grossly inaccurate and simplistic stereotypes which assume: (1) that jobs are not very important to women, and (2) women's real place is in the home. Fortunately, recent research has done much to help dispel these erroneous stereotypical ideas, and in recent past years the fastest growing segment of the American labor force has been middle-aged women.

The first step to successfully refute such steroeotypical 'labeling' of midlife women is to vigorously adhere to facts, not fictional fantasies about women. The second step is to identify the varied origins of the insecurities which midlife women reveal. Spotlighting the problem groups within this age-range population, such as displaced homemakers, the poor, the psychologically distressed, is the third step to be followed.

Perhaps the perspective suggested by Ann Morrow Lindberg's comment on the American tendency to overemphasize youth and "belittle the afternoon of life" is the foundation upon which to build a sound plan of constructive assistance for midlife women. As she asks: "... is it not possible that middle age can be looked upon as a kind of second flowering, second growth...? "

What future for midlife women?

As the role of women in American society is altered by the rapidly shifting values which have characterized the past twenty years, this has occassioned changing needs of successive groups of midlife women. They will have differing experiential backgrounds and consequently will have different support require-

ments . Public policy should adapt to these changing needs.

In the views of Dr. Bernice Neugarten, "the thinking of midlife and older women has been significantly altered by the women's movement and their views of their life roles, their concepts as to women's place in American society, their beliefs as to the permanence or lack of permanence of marriage, and the importance of education and of participation in the labor force." (4)

Major historical events significantly affect important aspects of women's lives. This becomes evident by examining three different age groups of women: those presently living as midlife and older women; those now entering that period; and those who will enter it by the end of the 1980s. These three age groups have respectively lived during the watershed years of (1) World War I; (2) the Depression; and (3) the baby boom which blended into the era of the feminist movement just as the cohort was reaching adulthood.

The necessarily different life experiences of these three groups has led to different preparations for and ability to cope with middle and later years. For instance, the oldest group has the least education of the three; was born into large families with frequently foreign-born parents; and entered into adulthood during the depression which led to delayed marriage and small families. The second (intermediate) age group has more education, although few finished college. They were reared in small families and entered adulthood during a period of economic expansion so that they tended to marry early and have large families. The third group has the highest educational and occupational level, with one-fourth already in professional and technical jobs. Because they plan to have small families and because of their longevity which is expected to carry them well into the 1980s, these women will have many child-free years.

Unquestionably, today's younger women can anticipate significantly diff-

(4) Ibid, p.3.

erent lives from their mothers and grandmothers. These will include more and more varied education; higher levels of work experience; changing combinations of family-work roles; increasing frequency of divorce and the single-parent household; and the increased importance of parent-caring in addition to new styles of child-caring.

As we enter the 1980s, each successive group of midlife women will need different supports, with the current group's needs being greatest and the most urgent. With enlightened recognition by both the public and private sectors of American society regarding the very real needs of midlife women, the urgency and quantity & quality of support required should decrease as we move into the 21st century.

Role Changes for Midlife Women

Many older women today, and some in their middle years, find themselves relatively disconnected from society. This is especially true for those in widowhood. To reabsorb these women into the mainstream of American community life it is essential that connecting links be provided between them and community resources.

Resistence to change in the position of women in today's society is evident in the study by Lemmon which examined "top hierarchal positions in the U.S. corporate, political, and military structures... for the years 1958, 1965, and 1972. The industrial companies listed by Fortune Magazine as the 10 largest in sales and assets made up the composite sample. A toal of 15 companies and 1,074 positions were examined. The military sample included major positions in the Defense Department plus the major service commanders. Positions in the three branches of the federal government made up the political power sample." (5) Results indicated that despite claims that women 'have come a long way', the

(5) Lemmon, Melody Kay. "The Unchanging Role of Women". Womens Studies Abstracts, Summer, 1975, Vol.4. No. 2. p.37.

position of women within the 'power elite' did not change during the period studied.

It is also noted that modern American life has tended to remove traditional resouces, such as stable neighborhoods and readily available kinfolk. As a result, many women become disengaged from society. Additionally, in the past early indoctrination of many women into passivity has placed them at a strong disadvantage when they most need resources outside the home and family, such as when they lose their mates. Stdies of older urban women have confirmed both the absence of their own initiative and of community aids to reach out and help. In this connection it is of interest to note a study by Thornton and Freedman in which it is reported: "During recent years there has been a considerable shift towards egalitarian sex role attitudes in the United States. ... At the same time there has been a sharp increase in public interest in appropriate women's roles, the rise of the women's movement, and the debate about the Equal Rights Amendment all contributing to this increased awareness. These trends have been accompanied by fairly dramatic changes in family -life and an increase in female labor force participation."(6)

The authors pose the question - has there been an increase in the consistency of sex role attitudes of women during the period 1962 and 1977? Data collected from some 4200 women from a panel study indicated that recent charges in attitudes and public interest concerning sex roles have been accompanied by an increase in consistency and coherency among sex role attitudes of women between the years of 1962 and 1977. These findings supported their theory which hypothesized a growing trend toward more coherence in sex role attitudes over this period, reflecting both the increased importance of sex role attitudes to women's lives and the greater visibility of these issues in public awareness.

(6) Thornton, Arland & Freedman, Deborah, "Consistency of Sex Role Attitudes of Women, 1962-1977". Institute for Social Research: ISR Code Number 8013, University of Michigan, August 1979.

It has also been found that as levels of women's education rise, social isolation in older years is likely to decrease. And in the years ahead, women coming into midlife will bring with them increasingly more self-sufficient histories, most particularly because of prior movement out of and back into the home. To best prepare for this new era of expanded horizons for women, American society should focus upon making educational, social, and economic institutions more flexible to accomodate these extended aspirations.

Focusing upon the present situation, current problems of midlife women demand attention to meet such challenges as : encouraging the growth of more self-help groups; providing job training and job search information; making available financial.guidance; counteracting the rampant practice of ageism; providing more satisfying housing in safe neighborhoods; increasing emergency hotlines; providing medical care and adequate nutrition for housebound and older women.

An ideal solution for the multiple problems of older women would be the creation of neighborhood networks in congested cities and community networks in smaller settlements. The function of coordinators of such networks would be: (1) to tap all the resources of the neighbohoods which could be of help to older women; (2) develop additional voluntary groups as needed, and (3) reengage non-visible older women into the network.

Work and Education of Middle Year Women

The two factors which have the most significant effect on women's ecobomic security and well being in their middle and later life years are: (1) education, and (2) work status. The nation should strengthen these by enhancing their opportunities in both of these vital areas.

Just as in the case of men, the more education women attain, the better their chances for higher occupational status and prerequisites. Additionally,

higher education in particular affords women and men significant non-material advantages, such as a broader range of interests, contacts, and awareness of preventive health measures which can enhance the quality of their lifestyles.

These views are borne out by a recen-year study by Dr. Zena Smith Blau of some 1674 women in Texas who were 55 years of age and up. The data show that the amount of education women have received profoundly affects their well-being in midlife and later years - their risk of poverty, dependency, and physical and mental deterioration. After education, the second and third most important variables shown by the Texas study as determining the security of midlife and older women, are working status and ethnic factors." (7)

The sustained 'strength' of the work status dimension for women is evident in a study reported by Query and Steines.[8] The problems of advancing age and poor health, one of the characteristics of the aging experience, are in conflict with the dominant values in American society; a situation which is likely to bring about either a change in values, or expression of disillusionment. Adherence to the work-activity-orientation is not likely to decrease since it continues to provide identification and meaning to life. Two hypotheses were substantiated by the data: (1) religious optimism among women decreases as age increases, and (2) the work-activity orientation among women does not decrease with age.

Preventive measures to help women become financially independent during midlife will substantially reduce the numbers of dependent, poverty-stricken, older women on welfare and in institutions, as well as help to improve the quality of life at all income levels. Such measures should not be delayed , for demographic studies project increased numbers of women at risk in the future, due primarily to early childbearing responsibilities as heads of families, and

(7) Cahn,Ann Foote, "Midlife Women: Policy Proposals on Their Problems" Subcommittee On Retirement & Employment: U,S. House of Representatives: Comm. Pub. No. 96-180. U.S.Gov't Printing Office. April 1969.

(8) Query, Joy M.N. & Meriel Steines. "Disillusionment, health status and age: a study of value differences of midwestern women". Internat'l Jrnl of Aging & Human Development". 5: 245-56: Summer '74.

inadequate education .

Why do women work? As the author has noted: "Whether or not a particular woman will look for employment depends on a variety of economic, social, and psychological factors at the time of her life when she debates the decision. Of course, economic necessity is an important consideration for employment among ... women whose husbands have inadequate or no income, among women who have to support themselves, and among women who have to support dependents without help of a husband. Psychological needs also have a tremendous influence. ...

"One tenth of all women remain single, and these women work for most of their lives. Those who enter the labor force by age 20 and who remain unmarried, will work 45 years on the average, or longer than the 43 years average for men. Also, more than one-tenth of all families ... have been headed by women, over 1.5 million female family heads were the sole breadwinners for their families. ...

"However, financial renumeration is not the sole nor the overriding reason that so many women are in the labor force. It is probably significant to note that the more education a woman acquires, the more likely she is to seek employment, irrespective of her financial status. ... H.B.Wolf in a 1969 study among 2,000 women ... found that all demonstrated a high need for their work to provide opportunity to exercise the Mastery-Achievement value. This value was top-ranked by all women ... regardless of age, marital status (single,married, separated, or divorced), or employment status (full-time, part-time, volunteer, or unemployed). ...

"The second major job satisfaction (work value) women seek from their work is the fulfillment of their social needs". The third most frequently selected was Interesting Activities in job duties; fourth was Independence; and fifth the economic dimension of Job Pay.

"Since women appear to demonstrate a consistently strong need for the

work situation to yield the Mastery-Achievement value, counselors miss the true psychological needs of girls and women if their educational-vocational counseling stresses some other value as being primary. Counselors might also note well that salary does not rank with the next most prepotent needs. Seeking the job satisfaction to be found in Social Interaction is important." (9)

Some recommendations to help close the education and work status gap for midlife women include: (1)increasing career-oriented educational opportunities, especially for those women who have attained less than a high school education, and for female heads of families; (2) a tax policy which enables women to deduct educational expenses, including transportation costs and child care, over the entire period of the schooling; (3) loans at modest rates of interest to women who work to pursue professional or graduate training; (4) income maintenance and revision of aid for dependent children, and work incentive programs to cover all educational expenses and full costs of transportation and child care for women who resume their schooling; (5) broadened and increased day care options; and (6) incentives to businesses and unions to provide training opportunities.

Displaced Homemakers

The problem of women who have been displaced from their jobs as homemakers are very real ones. Because of separation, divorce, or widowhood, many must seek paid employment in the American labor force. Increased recognition of the problems they face should be reflected in concrete remedial programs which will ease their transition into meaningful positions in the work force.

Although homemaking is still the occupation of the majority of married women, it remains non-recognized as 'work' since it is unpaid. Unfortunately, the eventual loss of the homemaking job can have severe consequences for these women. The homemaker who finds herself 'fired!, as in the case of divorce,

(9) Blai, Jr. Boris. "Job Satisfaction and Work Values for Women" Jrnl of the Nat'l Association for Women Deans, Administrator, & Counselors. Vol37. Number 4. Summer 1974

confronts serious obstacles in finding a job. This is equally true for the separated or widowed woman. Because she was engaged in unpaid labor in the home, she is ineligible for unemployment insurance . Additionally, she is also lacking in recent or any experience in the job market, the former homemaker may find it impossible to support herself.

Just how extensive is this group? It has been estimated to be between 2 and 3 million, with an additional potential 15 million out of the labor market who currently have minor children and will be without benefits when their children reach 18 years of age. Such midlife displaced homemakers are too young for programs designed for the elderly. Although the needy in our society are helped by many programs, they were not specifically designed to meet the special problems of older displaced homemakers who often fall between the cracks of all such programs.

Developing new jobs, especially those that build on their first career of homemaking and nurturing skills, would go a long way towards meeting the special needs of displaced homemakers. The so-called 'paid-peers' is one method of creating such jobs: an individual who has experienced and overcome a problem is hired and paid to help others overcome the same problem. As a basic recommendation, to help homemakers become self-sufficient, centers for displaced homemakers should be established which would develop job ladders and apply other job training and placement techniques through exisiting public and private agencies to integrate such women into the labor force.

Volunteer Work

There should be greater tranferability acceptance of tasks in the unpaid and paid sectors of American society. This would facilitate acceptance of the useful skills and experience gained through volunteer work. Increasingly standardized analysis of tasks performed in both sectors would greatly facilitate

such acceptance with the paid labor force sector.

The extent of volunteer work in American society is both vast and vital. One study revealed that 48 million women each gave an average of 55 hours of time to volunteer groups. (10) Based on wages women earned in similar paid jobs, these volunteer hours were estimated to be worth about $10 billion annually. The importance of such unpaid labor to the nation's cultural, educational, and community organizations is unquestionable.

Another study generated significant findings on the long-recognized problem of counting volunteer skills and experience as substitutes for those in paid jobs. It was found that women frequently use in their work skills developed on volunteer jobs. They appear to have better opportunities to develop management skills on volunteer jobs than on paid jobs. This is evidently due to the fact that there is less occupational segregation in the volunteer labor force since fewer men are competing for top and middle management positions. Although volunteer contacts can and frequently do lead to paid jobs, they are likely to be less desirable than those obtained by other means. However, women can can use volunteer-arranged, lower level entry jobs to move up to better careers. With specific reference to midlife women, job internships are recommended; i.e. government incentives to counteract the presumed greater costs of hiring and training former volunteer workers.

Retire To, Not From

Retirement guidance and counseling is particularly essential for midlife women for they tend to be employed in the kinds of jobs that have no state retirement policy; retirement planning programs; private pensions; nor continuation into retirement of insurance and other benefits.

Since midlife women enter the labor force late in life after raising their children, they have a foreshortened amount of time to establish their financial

(10) Hybels, Judith & Marnie M.Mueller. "Volunteer Work: Recommendation and Accreditation". Center for Research on Women, Wellesly College. 1979.

security. However, they must also accumulate a larger retirement cushion because they have greater longevity than men. They will, as Dr. Atchley states, "be largely on their own". This, he indicates, is the reason why ..."most separated, divorced, or widowed women face both a short-and-long-range crunch."(11)

Another very real problem faced by midlife women is that throughout their lives, married women have less opportunity than men to become skilled in financial and other decision-making. Most particularly, they have a need of the type of guidance that can make retirement more secure and satisfying. Such dimensions as information about opportunities for part-time employment; leisure and community involvment; money management; consumer purchasing; the advisability of moving, and legal pointers, should be the subjects included in such guidance assistance. It is therefore particularly important that midlife women be fully informed about retirement programs: where to find them, how to use them, and how to seek additional help should they find it necessary. And most especially, they need such information in midlife, not on the eve of retirement.

Retirement information may be furnished to midlife women by three methods: (1) self-explanatory written information; (2) group information-passing programs; and (3) individual counseling. A national, multilevel effort to develop and disseminate the best possible retirement preparation could be available through the use of existing public organizations for older Americans, such as the Social Security Administration, the Administration on Aging, and the various state and local facilities. Because such organizations currently exist, the cost for such retirement counseling could be comparatively low.

Continuing Education

Although increasing numbers of mature women are already utilizing continuing education so as to meet personal and career goals, there is a need for

(11) Atchley, Robert. "Retirement Preparation for Women". Miami University: 1979

additional government support and funding. The need is particularly acute to expand the present inadequate participation of those fom low income, low education, and minority backgrounds.

Today's midlife women need education that will help them enter or reenter the work force after a long absence while raising their families, and often a history of often comparatively brief education during their youth. In contrast, the young women of today who will be in midlife two decades from now are currently receiving a much lengthier, in-depth, career-oriented education and are likely to pursue uninterrupted lifelong careers. For this latter group, their continuing education needs will probably be an up-dating of skills to maintain professional standing, or for the complete changing of careers that no longer provide satisfactory income or personal fulfillment.

Continuing education for women continues to grow and evolve to reflect the changing and expanding role women play in the work force. One fact seems certain - midlife women's need for adult education will continue to grow. One estimate is that the number of adult women in higher education willrise 60 per cent during the next five years, with the particular emphasis on career and work-oriented programs likely to continue.

However, the priority given adult education programs has been low compared to the vast subsidized programs developed for the educational needs of youth, adolescents, and young adults. In the decades ahead, the mix of age groups will change dramatically; i.e. the proportion of young decreasing and the proportion of old increasing as the 'baby boom' reaches middle age. Therefore, educational institutions would be well-advised to redirect their emphasis as the collective age of the students they service shifts to the chronologically mature. Additionally, such priorities review is indicated since midlife women's educational needs are among the most compelling of all age groups and their resources to pay for continuing education are likely to be limited.

Specific recommendations to improve continuing education opportunities for midlife women include:

1- Change the federal tax policy which now permits deduction only for cost of education and training in skills necessary to maintain or advance present career, but excludes deductions for women's reentry careers or second or third career.

2- Provide tax credit to low income, midlife individuals who are financing their own education on either a part-time or full-time credit or noncredit basis at a collegiate institution.

3- For any citizen in the age-span of 40 to 50, provide a limited program of educational entitlement, for up to one full year or academic, vocational, or professional work.

4- For those who have been educationally by-passed, establish community-based educational and career counseling centers.

Dual Roles

New and fresh approaches are needed to fully recognize and credit women's two-fold contribution to American society, both as full-time or part-time workers in the labor force and as wife-mother in the American home. Reflecting the divergent earning histories of men and women, the income of women after age 65 tend to be considerably less. Almost twice as many women as men received the lowest primary social securit amount, while only one-third as many women as men received the highest amount. Their continued occupational segregation, a major cause of low earnings, as well as high rates of marital disruption cast a shadow on their financial security.

Through employers' innovative use of part-time and flex-time work, womens' opportunity to participate in the paid labor market and to have uninterrupted work histories could be greatly improved. In addition, upgrading the status

and fringe benfits of part-time work and making it available at professional levels are intrinsic to the more universal use and acceptance of such part-time employment experience.

Women's productive activity in the home represents valuable work activities which are equally significant to that of labor force experience they may have. Some form of recognition and reward for home productive activities should be established so as to strengthen their claim to later security. Two such recommendations are: (1) income maintenance and income tax credit for families with children, and (2) direct credit for the work of parents, usually mothers, in caring for young children. Such proposals have recently been advanced by the National Academy of Sciences, The Carnegie Council on Children, and other organizations. Such recommendations are important as they provide a method of recognizing women's work in the family thereby establishing an earning record and entitlement to retirement benefits.

Currently two major plans under which credit can be given to homemakers are: (1) the homemaker credit plan (such as in the 1974 Congresswoman Barbara Jordan bill), and (2) earnings splitting (such as in the 1977 Congressman Donald Fraser and Congresswoman Martha Keys bill), and the plan of the task force on sex discrimination of the Department of Justice).

Two task forces should be created, with the federal government furnishing leadership. One should concentrate on paid work (to especially study innovative work scheduling), and one for nonmarket work (focusing on parents credits). The challenge now exists to revise pension systems to reflect social changes that are occuring. Adequate future protection for women who work in the home as well as the market place must be insured.

Psychological Impacts

Full psychological support and modifications in existing practices are necessary to enable women to overcome fear of job market entry or reentry, as

well as anxieties associated with midcareer crises. Many midlife women are beset by a host of concerns. In the words of Dr. Andrew Dubinthey express..."fear of competing with younger, more educated women in a first or replacement job; concern about 'rusty' or inadequate skills is compounded by lack of confidence; doubts about a no-longer youthful appearance; the absence of recent experience; fear of taking tests and being interviewed; and concern about how to find a job... are among other real and imagined difficulties." (12)

Age and sex discrimination are significant relationships for women, both for new job applicants and women who have reached middle management at mid-career. In addition, limited advancement opportunities caused by sexism at higher levels, results in serious frustration for women. Another anxiety at home, especially if there is no spouse to share parental responsibilities, is guilt over alleged neglect of childrens' needs.

The management of strees associated with job entry, reentry, or mid-career crises is primarily an individual responsibility. It can best be avoided by a lifetime pattern of self-development and personal growth. To facilitate and support such development, overall assistance could be provided by offering persoanl development programs, career guidance centers, after-school centers for older children, and improved enforcement of laws to prohibit age/sex bias.

Launching New Careers

In order to enter the job market for the first time in their lives or after a long absence, midlife women need access to multiple support systems ranging from counseling, education and training to financial guidance. It appears evident that today's midlife women have been socialized to be dependent, passive, subjective, and nonassertive - traditional 'feminine' traits

(12) Dubrin, Andrew J. "Psychological Factors: Reentry and Midcareer Crises" Rochester Institute of Technology, 1979.

that mitigate against their being financially secure in later years. In the views of Drs. Charlotte R Tatro & Jacqueline Boles,[13] women must be taught a whole new set of behaviors if they are to be successful in the job market and in managing their own financial future - principally action-oriented traits such as assertiveness, objectivity, and independence.

Contrary to the early socialization they received, the best economic opportunities for midlife women are in non-traditional careers. Career counseling and orientation courses are particularly important if such women are to be encouraged and guided toward higher paying careers, such as electronics, crafts, sales, and fund raising, rather than such traditional, overcrowded, and low-paying fields as teaching and nursing. Fields in which women do particularly well are fundraising and public relations, both of which build on the experience women gain in their volunteer work.

Knowledge of math-related fields such as budgeting, finance and accounting is an important skill that can enhance women's opportunities for better careers and improve control of their personal finances. Additional essential traits which women can acquire in career orientation courses are: goal setting, time management, values clarification and career planning.

Other non-traditional careers requiring less than graduate level education include: nuclear medicine technology; medical records technology; respiratory therapy; animal technician; computer science; and health/safety. Other fields attractive to reentry women include public relations and sales in the real estate, office machines, auto and insurance fields.

Pensions

Because women tend to be concentrated in jobs and industries where there is lower pension coverage for all workers, a lower proportion of women than

(13) Tatro, Charlotte R, (Florida International Univ.) & Jacqueline Boles, (Georgia State University). 1979. "Developing New Careers and Financial Independence."

men, according to Dr. James H. Schulz,[14] are covered by private pensions. The Employment Retirement Income Act (ERISA) contains no provisions to obligate expansion of private pension coverage. In fact, it may discourage new plans and encourage some exisiting smaller plans to go out of existence because of its high compliance costs. The recent economic recession is another factor in the termination of pension plans.

Survivor benefits in private pension plans are of particular imporfance to women. Even though ERISA requires all regulated plans to provide workers with the opportunity to elect a 50 percent joint and survivor option, many workers do not choose this option. Furthermore, the survivor benfits are generally poor, and the worker usually has to personally bear the entire burden of protecting the spouse through a joint and survivor option.

Overall, pension plan survivor benefits over and above the joint and survivor option are not widespread. They are generally of limited duration , and are often small. Often the combination of all forms of corporate-based protection for survivors does not reflect the needs of either employees or their survivors.

There is an urgent need to explore options for extending pension coverage by mandatory private coverage, liberalizing tax incentives, creating supplemental social security coverage, or by other means.

The Poor

Lack of a job or employment in a very low paying job, Dr. Elizabeth Ann Kutza[15] states, is the prime determinant of of economic insecurity. A significant decline in employment occurs among those in the 55 to 64 age group when compared with the 45 to 54 age group. Some of it is due to early retirement, but some is also due to increasing disability, for in midlife years more

(14) Schulz, James H. "Private Pensions and Women". Brandies Univ. 1979
(15) Kutza, Elizabeth Ann. "Passed Over By Progress: Women At The Bottom" University of Chicago. 1979.

women than men report chronic disabilities. Another serious disadvantage for women is that they have less educationthan men. Therefore, they are less qualified for other than low-paying jobs.

Divorcee and widow are more likely to live in poverty, as are female heads of households: one out of every three families headed by women are poor. Being a member of a minority exacerbates all of the above-cited problems.

To help women life themselves out of poverty, a government strategy could provide education, training, and jobs. The Comprehensive Employment and Training Act (CETA) and Work Incentive Program (WIN), two of the primary service programs, reach only a small proportion of poor midlife women. Private industry is unwilling to train and employ older workers and public programs reject such training as lacking cost-efficiency.

The second type of government-supportprogram, income strategy, provides direct cash benefits. The nondisabled midlife woman, single, widowed or divorced, without children in her care, falls through one of the largest gaps in existing income programs. Although public service and income policies do contribute to many poor midlife women, benefits are low and most of these women continue to live in poverty.

Counseling and Guidance

The broad range of problems confronting midlife women is revealed by a survey of 19 women's centers offering counseling services, taken by Drs. Nancy C. Schlossberg & Elinor B. Waters.(16) Among the more severe concerns was the lack of confidence,in women who are suddenly faced with major life changes. Many also expressed feeling restricted by the pervasive sex and age stereotyping that is still so prevalent in our society.

Midlife frequency is the period when women face the greatest stress from common family changes: children leaving the home; care of infirm parents; di-

(16) Schlossberg, Nancy K. (Univ. of Maryland) & Elinor B. Waters (Oakland Univ) "Counseling: Shifting the Balance from Problem to Possibility", 1979

vorce, separation or widowhood. Counseling centers to help midlife women have proliferated over the past fifteen years, but they tend to be unevenly distributed over the nation, with rural areas, the poor, and minorities particularly lacking in such facilities. In addition, quality varies widely among such centers.

The specific components of counseling that are critical to women between the ages of 40 and 60 are: support, with assurances that other adults have the same concerns and doubts as they do; provision of information about the particular problem or situation; linkage to facilities that provide specific resources; assistance in acquiring skills to make and implement plans to control their own lives; and advocacy - serving as a buffer between the client and the various structural and institutional barriers, such as bureaucratic red tape. To facilitate the furnishing of needed services in any community, regional adult counseling centers should be established.

Mutual Help

Midlife is now recognized as part of a continually changing life cycle. To assist individuals to learn new coping mechanisms helpful in resolving the normal human chain-of-events problems, women can turn to two sources. One is formal help by trained professionals, where reciprocity is not a part of the relationship. Whatever its strengths, this type of help may cause the recipients to feel dependent and deviant from normal. The second is informal mutual help from individuals who have successfully coped with similar problems themselves; such as widow-to-widow networks. This type can strengthen the recipients by helping them to recognize their problems as normal challenges, which they in turn can help others overcome.

Such mutual help groups are more likely to develop in periods of rapid social change because they respond to change more quickly than formal institutions. Another advantage - they require low or no financial backing since

volunteer efforts of members usually sustain them.

Age Discrimination

Three kinds of age-sex bias have been discerned by Dr. Lillian E. Troll and Joanne Turner.(17) The first is expectation and distortion: belief that certain behaviors fit certain ages according to sex. As a consequence of this misjudgement, we tend to fit the perception to the expectation. If we expect midlife women to be ill during menopause, or to be lonely when their children leave home, or to be unattractive after 50, we "see" them that way even though that view may be inaccurate.

The second bias is restrictiveness: midlife women are limited by what is perceived to be appropriate behavior for their age and sex; i.e. they are expected to be in step with the "social clock". To be off-time is to be "age deviant". For a 50-year-old woman to start work on a graduate degree, or a 41-year-old woman to have a first child is considered to be "age deviant".

The third misjudgement is negative attitudes. For example, people classified as "old" (to some this might be anyone over 30) may be considered to be intellectually inferior, narrow-minded, ineffective, and infirm.

Several approaches suggested Troll & Turner to help women overcome age/sex bias include:

1- Midlife women heroines should appear as models in schools, books, advertising, news, television, and all other media, as well as in visible government positions.

2- A variety of helping programs such as outreach, counseling, training and placement, including expansion of services in women's centers, would provide immediate, practical help for midlife women and thereby spur changes in self-image.

(17) Troll, Lillian E. & Turner, Joanne. "Overcoming Age-Sex Discrimination" Rutgers University 1979.

3- Stereotypes about the mental and physical health of midlife women should be counteracted by more appropriate education of the medical profession, and by disseminating correct information about menopause and the aging process.

4- Affirmative action and other programs should be strengthened so as to assure financial independence through better jobs, better pay, and equality of pensions.

Alternative Housing

According to the Census Bureau, three major changes in the population affect the lives of midlife women: an increase in households composed of unrelated people; and increase in the rate of divorce; and an increase in the number of families headed by one spouse only. These three trends, according to Dr. Gordon F. Streib & Madeline Haug, (18) suggest that family life and the structure of living arrangements are in flux, especially for women. As a result, women often live in emotional and economic poverty.

Two types of living arrangements - halfway houses and the share-a-home program - used for other groups, could be adopted for midlife women. Such living arrangements could be practical and economical because they could utilize existing housing and be based on shared expenses and shared family tasks. Such arrangements could also provide leadership and support opportunities, as well as companionship, security and guidance for middle-aged women. They could also free such women from family responsibilities so as to obtain education and retraining or hold full-time jobs.

Because 'women alone' are more likely to suffer from some type of emotional adjustment problem than women in a family setting, such voluntary family arrangements could provide a useful friendship network, (as well as a means for both formal and informal group counseling).

(18) Streib, Gordon F. & Madeline Haug. "Alternative Housing Arrangements. University of Flordia. 1979

Public Office

Women in public office are predominantly middle aged or older. They exceed men's median age by a few years. This fact reflects a tendency of women to enter public office in even later years than men. The educational and occupational experience of women in public office tends to be less than that of men.

Women activists feel that discriminating behavior by men in political organizations is a greater barrier to their success than personal characteristics of women themselves or voter bias, whereas male officials express the opposite view.

Officials with powers of appointment should be urged to select more women for public office and for staff positions that provide experience leading to entry into office. Legislative policy shouls stress resources allocation to provide educational and training opportunities for potential women candidates.

Prospects

Dr. Robert Butler, Director of the National Institute for Aging, believes that the launching of scientific studies focusing exclusively on middle-aged women are essential to formulate sound public policies. He believes that such studies should extensive, embracing the social, behavioral, and biomedical changes which women undergo.

Women are more numerous, and they survive longer than men. However, the important reality is that minorities' life expectancy at any age is lower than that of whites. Black and Spanish origin females are, to a greater extent than white females, the heads of households. They are also more likely to live alone, more likely to be forced to seek employment, less likely to have social support systems, and more likely to encounter health problems.

For women to continue to be contributing citizens during their middle years, flexibility should replace society's rigid patterns which are harmful

to people of all ages, but to the middle-aged and older population in particular.

Summary Recommendations

To-day, middle-aged women, increasingly, gravitating toward the labor force, are frustrated by the difficulty not only of finding work at all, but also of locating meaningful and well-paying jobs. In addition, those women who must return to school so as to support themselves and their children find that our society lacks institutional support systems in their behalf. In brief summary, major recommendations to rectify these conditions include the following:

(19)

(A- What Future for Midlife Women?)

"Within the next decade, public policy should adapt to the changing needs of successive groups of midlife women who will have different experiential backgrounds and consequently will have different support backgrounds."

(B- Role Changing for Midlife Women)

"Since many older women and some in middle years find themselves relatively disconnected from society, especially in widowhood, connecting links should be provided between tham and community resources."

(C- Work and Education of Middle Years Women)

"The nation should strengthen the two factors which have themost significant effect on women's security and well-being in middle and later life - education and work status."

(D- Displaced Homemakers)

"Increasing recognition of the problems of women who have been displaced from their jobs as homemakers because of separation, divorce, or widowhood, should be embodied in concrete remedial programs which will ease their transition into meaningful positions in the work force."

(19) All of these recommendations are quoted from: Cahn, Ann Foote, "Midlife Women: Policy Proposals on Their Problems." Subcommittee on Retirement & Employment. U.S.House of Representatives. Comm. Pub. no.96-180. U,s, Government Printing Office. April, 1979.

(E- Volubeer Work)

"Volunteer work, which has traditionally provided an opportunity to gain useful skills and experience, should become a broader bridge to the paid labor force through increasingly standardized analysis of tasks in the unpaid sectors and through greater acceptance of transferability."

(F- Retire To, Not From)

"Midlife women in particular need retirement guidance because they tend to be employed in the kinds of jobs that have no stated retirement policy, no retirement planning programs, no private pension, and no continuation into retirement of insurance and other benefits."

(G- Continuing Education)

"Although increasing numbers of mature women are already benefiting from continuing education so as to meet personal and career goals, additional government support and funding are necessary, especially to expand inadequate partic - ipation by women with the greatest need - those from low income, low education, and minorities backgrounds."

(H- Dual Roles)

"New institutional approaches are necessary to enhance and credit women's two-fold contribution to society - both as a part-time or full-time worker in the labor force and as wife-mother in the home".

(I- Psychological Impacts)

"Psychological support and institutional changes are necessary to enable women to overcome fear of job market entry or reentry, as well as anxieties associated with midcareer crises."

(J- Launching New Careers)

"To enter the job market for the first time in their lives or after a long absence, midlife women need access to multiple support systems ranging from counseling, education and training to financial guidance."

(K- Pensions)

"For increased protection in later years to suuplement their social security, midlife women need more coverage by private pensions, both directly and as possible survivors of covered spouses."

(L- The Poor)

"For the over 2 million midlife women living in poverty, government should provide increased economic security through a service strategy and an income strategy."

(M- Counseling and Guidance)

"Strengthened counseling programs are essential to enable midlife women to cope with the wide variety of normal developmental changes which occur in their lives, such as identity confusion, fear, anxiety and lonliness, family problems, and career issues."

(N- Mutual Help)

"Mutual help networks, a constructive informal system that strengthens both the giver and receiver of help, should be reinforced so as to help more midlife women cope with normal life transitions, as well as with other changes that are not necessarily crises."

(O- Age Discrimination)

"Widespread biases against middle age, persisting throughout society and among midlife women themselves, should be counteracted by a variety of remedial programs."

(P- Alternative Housing)

"Women alone, approximately 27 percent of midlife women today, should have access to viable, alternative forms of living arrangements for economic reasons, as well as to compensate for the lost companionship and reciprocity of the traditional nuclear family."

(Q- Public Office)

"Underrepresentation of women in elective and appointive office,a serious

condition caused by and contributing to women's dependency, should be corrected by allocation of resources to groups striving for equal participation in political and administrative structures."

(R- Prospects)

"To accomodate the changing roles, needs and expectations of middle-aged women requires increased responsiveness of society's institutions; governmental programs should widen options for middle-aged women and should broaden presently available data through increased research."

In one short sentance - to meet the challenges of improving the quality of life for midlife women willrequire the sustained cooperation of government, the scientific community, society at large, and women themselves.